

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Amy Usalis
Edward Usalis
Debtors

Case No. 20-02932-RNO
Chapter 7

District/off: 0314-5

User: admin

Page 1 of 3

Date Rcvd: Jan 28, 2021

Form ID: 318

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol

Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Amy Usalis, Edward Usalis, 76 Papoose Drive, Auburn, PA 17922-9534
5363327	+ American Express, POB 6985, Buffalo, NY 14240-6985
5363335	+ Credit Control, PO Box 488, Hazelwood, MO 63042-0488
5363337	+ Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
5363339	+ First Commonwealth FCU, POB 20450, Lehigh Valley, PA 18002-0450
5363341	+ General Revenue Corporation, Attn: Bankruptcy Dept., 4660 Duke Dr., Ste 300, Mason, OH 45040-8466
5363343	+ HSN Card Svcs, POB 530905, Atlanta, GA 30353-0905
5363345	+ LVNV Funding, LLC, 6801 S. Cimarron Road, Ste 424-J, Las Vegas, NV 89113-2273
5363344	+ Lehigh Valley Health Network, POB 781733, Philadelphia, PA 19178-1733
5363346	+ Marcus by Goldman Sachs, Attn: Bankruptcy, Po Box 45400, Salt Lake City, UT 84145-0400
5363350	+ Midland Mortgage Co, Attn: Cust Svc/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
5363352	+ PP & L, 2 North 9th Street, Allentown, PA 18101-1179
5363354	+ Revco Solutions, POB 2724, Columbus, OH 43216-2724
5363361	+ The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
5363362	+ USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: william.schwab@txitrustee.com	Jan 28 2021 19:02:00	William G Schwab (Trustee), William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56, Lehighton, PA 18235
cr	+ EDI: PRA.COM	Jan 29 2021 00:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5363328	+ EDI: AMEREXPR.COM	Jan 28 2021 23:58:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5363329	+ EDI: TSYS2.COM	Jan 28 2021 23:58:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
5363330	+ EDI: CAPITALONE.COM	Jan 28 2021 23:58:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5363332	+ EDI: COMCASTCBLCENT	Jan 28 2021 23:58:00	Comcast, POB 70219, Philadelphia, PA 19176-0219
5363333	+ EDI: COMCASTCBLCENT	Jan 28 2021 23:58:00	Comcast - Bankruptcy Department, One Comcast Center, Philadelphia, PA 19103-2833
5363334	EDI: WFNNB.COM	Jan 29 2021 00:08:00	Comenity Bank, PO Box 18125, Columbus, OH 43218
5363336	+ EDI: DISCOVER.COM	Jan 28 2021 23:58:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5363338	+ Email/Text: data_processing@fin-rec.com	Jan 28 2021 19:02:00	Financial Recoveries, POB 385908, Minneapolis, MN 55438-5908

5363340	+ EDI: AMINFOFP.COM	Jan 29 2021 00:08:00	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
5363342	+ Email/Text: bankruptcy@affglo.com	Jan 28 2021 19:02:00	Global Credit & Collections, 5440 North Cumberland Ave, Ste 300, Chicago, IL 60656-1486
5363331	EDI: JPMORGANCHASE	Jan 28 2021 23:58:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
5363347	+ Email/Text: unger@members1st.org	Jan 28 2021 19:03:00	Members 1st F C U, 5000 Louise Dr, Mechanicsburg, PA 17055-4899
5363348	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 28 2021 19:06:36	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
5363349	+ EDI: MID8.COM	Jan 29 2021 00:08:00	Midland Credit Management, P.O. Box 60578, Los Angeles, CA 90060-0578
5363350	+ EDI: AISMIDFIRST	Jan 28 2021 23:58:00	Midland Mortgage Co, Attn: Cust Svc/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
5363351	+ EDI: AGFINANCE.COM	Jan 28 2021 23:58:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
5363353	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 28 2021 19:06:44	Resurgent Capital Services, Attn: Bankruptcy, Pob 10497, Greenville, SC 29603-0497
5363355	+ Email/Text: atoomey@co.schuylkill.pa.us	Jan 28 2021 19:03:00	Schuylkill County Courthouse, Prothonotary's Office, 401 North Second Street, Pottsville, PA 17901-1756
5363356	+ EDI: RMSC.COM	Jan 28 2021 23:58:00	Syncb/HSN, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5363357	+ EDI: RMSC.COM	Jan 28 2021 23:58:00	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5363358	+ EDI: RMSC.COM	Jan 28 2021 23:58:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5363358	+ EDI: RMSC.COM	Jan 28 2021 23:58:00	Synchrony Bank, PRA Receivables, POB 41021, Norfolk, VA 23541-1021
5363359	+ EDI: RMSC.COM	Jan 28 2021 23:58:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
5363360	+ EDI: RMSC.COM	Jan 28 2021 23:58:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5363363	+ EDI: VERIZONCOMB.COM	Jan 28 2021 23:58:00	Verizon Wireless, Attn: Verizon Bankruptcy, 500 Technology Dr, Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2021 at the address(es) listed below:

Name	Email Address
Rebecca Ann Solarz	on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com
Robert M. Reedy	on behalf of Debtor 2 Edward Usalis attyreedy@yahoo.com bill_crown@hotmail.com;attyreedy@yahoo.com
Robert M. Reedy	on behalf of Debtor 1 Amy Usalis attyreedy@yahoo.com bill_crown@hotmail.com;attyreedy@yahoo.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William G Schwab (Trustee)	schwab@uslawcenter.com wschwab@iq7technology.com;ecf@uslawcenter.com;ecf.alert+Schwab@titlexi.com

TOTAL: 5

Information to identify the case:

Debtor 1	Amy Usalis			Social Security number or ITIN xxx-xx-5471
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Edward Usalis			Social Security number or ITIN xxx-xx-8739
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court Middle District of Pennsylvania				
Case number: 5:20-bk-02932-RNO				

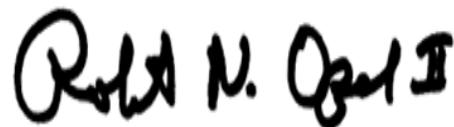
Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Amy Usalis

Edward Usalis

**By the
court:**1/28/21

Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.